JS 44 (Rev. 12/12)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS	ooket sheet. (SSS INSTRUC	TIONS ON THESE TROPS	7 111167 0	DEFENDANT							
Romone Lee		•		Peerless Insurance Comapny, et al.							
(b) County of Residence o	f First Listed Plaintiff CANCEPT IN U.S. PLAINTIFF CAN	Chester, PA (SES)		County of Residence of First Listed Defendant Cheshire, NH (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.							
(c) Attorneys (Firm Name, Villari, Lentz & Lynam, Lt 1600 Market Street, Suite Philadlephia, PA 19103	-C	r)		Attorneys (If Know	vn)						
II. BASIS OF JURISDI	CTION (Place an "X" in C	ne Box Only)		TIZENSHIP OF		NCII	PAL PARTIES	(Place an "X" in			
☐ 1 U.S. Government Plaintiff	ument			(For Diversity Cases Only en of This State	rincipal Place This State	PTF	DEF				
☐ 2 U.S. Government Defendant	■ 4 Diversity (Indicate Citizensh	ip of Parties in Item III)	Citize	nen of Another State					1 5	□ 5	
				en or Subject of a reign Country	□ 3	0	3 Foreign Nation		□ 6	1 1 6	
IV. NATURE OF SUIT	(Place an "X" in One Box Or	nly)									
CONTRACT	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel &	PERSONAL INJUR 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Persona Injury Product Liability 368 Asbestos Persona Injury Product Liability PERSONAL PROPEI 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage 385 Property Damage 700 Product Liability PRISONER PETITIO Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty Other: 540 Mandamus & Oth 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of Confinement	1	CASE Content Content			□ 422 Appeal 28 USC 158 □ 423 Withdrawal 28 USC 157 □ 430 Banks and Banking PROPERTY RIGHTS □ 820 Copyrights □ 830 Patent □ 840 Trademark □ 840 Trademark □ 861 HIA (1395ff) □ 862 Black Lung (923) □ 863 DIWC/DIWW (405(g)) □ 864 SSID Title XVI □ 865 RSI (405(g)) □ 870 Taxes (U.S. Plaintiff or Defendant) □ 871 IRS—Third Party 26 USC 7609 □ 375 False Claims Act □ 400 State Reapportionment □ 410 Antitrust □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced ar Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 850 Securities/Commodities Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 895 Freedom of Information Act □ 896 Arbitration □ 899 Administrative Procedu Act/Review or Appeal of Agency Decision □ 950 Constitutionality of State Statutes				
	moved from 3	Remanded from (Appellate Court		stated or	ther Di		☐ 6 Multidist Litigation				
VI. CAUSE OF ACTION	N 42 U.S.C. §1983 Brief description of ca	tute under which you a use: elief/Underinsured		Do not cite jurisdictional s		unless	diversity):				
VII. REQUESTED IN COMPLAINT:		IS A CLASS ACTION		EMAND \$			CHECK YES only JURY DEMAND		n complai		
VIII. RELATED CASE IF ANY	(See instructions):	JUDGE				DOCE	CET NUMBER				
DATE 03/30/2015		SIGNATURE OF AT	TORNEY	OF RECORD							
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IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

ROMONE LEE

137 Ascot Court

Downingtown, PA 19335, : CIVIL ACTION

Plaintiff

v. : No. 15-

PEERLESS INSURANCE COMPANY

62 Maple Avenue Keane, NH 03431

and

LIBERTY MUTUAL HOLDING COMPANY INC.:

d/b/a LIBERTY MUTUAL INSURANCE
COMPANY and LIBERTY MUTUAL

175 Berkeley Street

Boston, MA 02116

and

LIBERTY MUTUAL GROUP INC. d/b/a

LIBERTY MUTUAL INSURANCE COMPANY

and LIBERTY MUTUAL

175 Berkeley Street

Boston, MA 02116,

Defendants.

COMPLAINT

Plaintiff, by and through his undersigned attorneys, Villari, Lentz & Lynam, LLC, says by way of Complaint against Defendant, as follows:

I. PARTIES

- 1. Plaintiff, Romone Lee ("Plaintiff"), is an adult individual, residing at 137 Ascot Court, Downingtown, Pennsylvania 19335.
 - 2. Plaintiff is a citizen of the Commonwealth of Pennsylvania.
- 3. Defendant, Peerless Insurance Company ("PIC"), is a for-profit, foreign corporation organized under the laws of the State of New Hampshire under entity number 68550.
 - 4. Defendant PIC maintains its principal place of business at 62 Maple Avenue, Keane,

New Hampshire 03431.

- 5. At all times material hereto, Defendant PIC regularly and continuously conducted business in the Eastern District of Pennsylvania.
- 6. At all times material hereto, Defendant PIC was acting by and through its agents, servants, work persons, ostensible agents and employees.
- 7. Defendant PIC, as principal, is vicariously liable, at all times material hereto, for the acts and omissions of its agents, servants, work persons, ostensible agents and employees.
- 8. Defendant, Liberty Mutual Holding Company Inc. d/b/a Liberty Mutual Insurance Company and Liberty Mutual ("LMHC"), is a for-profit, foreign corporation organized under the laws of the Commonwealth of Massachusetts under entity number 000805238.
- 9. Defendant LMHC maintains its principal place of business at 175 Berkeley Street, Boston, Massachusetts 02116.
- 10. At all times material hereto, Defendant LMHC regularly and continuously conducted business in the Eastern District of Pennsylvania.
- 11. At all times material hereto, Defendant LMHC was acting by and through its agents, servants, work persons, ostensible agents and employees.
- 12. Defendant LMHC, as principal, is vicariously liable, at all times material hereto, for the acts and omissions of its agents, servants, work persons, ostensible agents, employees and subsidiaries, including but not limited to Co-Defendants herein.
- 13. Defendant, Liberty Mutual Group Inc. d/b/a Liberty Mutual Insurance Company and Liberty Mutual ("LMG"), is a for-profit, foreign corporation organized under the laws of the Commonwealth of Massachusetts under entity number 000804945.

- 14. Defendant LMG maintains its principal place of business at 175 Berkeley Street, Boston, Massachusetts 02116.
- 15. At all times material hereto, Defendant LMG regularly and continuously conducted business in the Eastern District of Pennsylvania.
- 16. At all times material hereto, Defendant LMG was acting by and through its agents, servants, work persons, ostensible agents and employees.
- 17. Defendant LMG, as principal, is vicariously liable, at all times material hereto, for the acts and omissions of its agents, servants, work persons, ostensible agents, employees and subsidiaries, including but not limited to Co-Defendant PIC.
- 18. Defendant PIC was at all times material hereto, and is, a member and/or wholly owned subsidiary of Defendant LMG.
- 19. Defendant LMHC was at all times material hereto, and is, the parent company of Defendant LMG.
- 20. Defendant PIC was at all times material hereto, and is, a wholly owned subsidiary of Defendant LMHC.

JURISDICTION

21. This Court has original jurisdiction under 28 U.S.C.S. § 1332 because the Plaintiff and Defendants are citizens of different states, and because the amount in controversy exceeds \$150,000.00.

VENUE

22. Venue is proper under 28 U.S.C.S. § 1391 because a substantial part of the events giving rise to Plaintiff's claims occurred in the Eastern District of Pennsylvania.

FACTS

- 23. At all times material hereto, and on February 18, 2011, Plaintiff was the named insured under an automobile policy of insurance (policy no. PLP W780680) (the "Policy") issued by Defendants. (A true and correct copy of the declarations sheet of said Policy is attached hereto and incorporated herein as Exhibit "1").
- 24. The Policy at issue provided Plaintiff with underinsured motorist coverage in the amount of \$100,000 per person and \$300,000 per accident in the event that Plaintiff was involved in an automobile accident with an underinsured motorist.
- 25. On February 18, 2011, Plaintiff was the owner and operator of a 2005 Chrysler 300 bearing Pennsylvania license plate number HKT-2384.
- 26. On the same date, at approximately 4:14 p.m., Plaintiff was driving eastbound in the center lane of travel on East Market Street, in West Chester, Pennsylvania, lawfully stopped at a red traffic signal at the Westtown Road intersection.
- 27. At said time and location, a third-party tortfeasor, Ryan Diehl -- 20 years old and driving his Dodge Ram pick-up truck carelessly and recklessly at a high rate of speed -- completely disregarded the stopped traffic before him and, without any warning, violently crashed truck into the rear of Plaintiff's sedan.
- 28. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Plaintiff suffered severe and permanent injuries, including, but not limited to: bilateral cervical radiculopathy; cervical sprain/strain; lumbar radiculopathy; lumbar sprain/strain; right shoulder supraspinatus tendinopathy; right shoulder sprain/strain; concussion; closed head trauma; post-concussion syndrome; disc bulges at C2-C3, C3-C4 and C4-C5;

post-traumatic cephalgia; right median nerve damage; delayed motor sensory; decreased range of motion; decreased sensitivity; gait dysfunction; inability to fall asleep; interrupted sleep; and aggravation and/or exacerbation of all known and unknown pre existing medical conditions, in addition to other injuries as may be diagnosed by Plaintiff's healthcare providers. Plaintiff also suffered, and continues to suffer severe aches, pains, mental anxiety and anguish, humiliation, embarrassment, and a severe shock to his entire nervous system and other injuries, the full extent of which is not known.

- 29. The aforementioned accident was in no manner caused by any act or failure to act by Plaintiff Romone Lee, who was duly stopped in observance of a steady red traffic signal.
- 30. The aforementioned accident solely was cause by the negligence and carelessness of the third-party tortfeasor, Ryan Diehl.
- 31. Indeed, Ryan Diehl openly admitted to the investigating officer at the scene that he had just spilled his soda and was looking down at his truck's floor when he violently crashed into the rear of Plaintiff's vehicle. (Unsurprisingly, the investigating officer determined in his report that primary cause of the accident was young Mr. Diehl's being "distracted" while driving).
- 32. At the time of the collision, the third-party tortfeasor was insured by Progressive with bodily injury liability protection limits in the amount of \$25,000.
- 33. Progressive, as the insurance carrier for third-party tortfeasor Ryan Diehl, tendered \$24,000 to settle Plaintiff's negligence claim against its insured with the consent of Defendants.
- 35. The third-party tortfeasor's settlement tender, however, is inadequate to compensate Plaintiff for the permanent and debilitating injuries and losses he suffered as a result of the aforementioned motor vehicle collision.

- 36. To this end, on February 24, 2014, Plaintiff made a timely claim for recovery, and is entitled to, underinsured motorist benefits under the Policy issues by Defendants, for which underinsured benefits Plaintiff paid, and the Defendants accepted, increased premium payments.
- 37. Nearly one year later, on February 2, 2015, and despite the above-described injuries, additional losses set forth below, and payment/acceptance of increased premiums *specifically for underinsured motorist protection*, Defendants made a settlement offer of \$1800.

COUNT I COMPENSATORY RELIEF/UNDERINSURED MOTORIST BENEFITS PLAINTIFF, ROMONE LEE v. ALL DEFENDANTS

- 38. Plaintiff hereby incorporates by reference the averments contained in $\P 1$ through 37, supra, as though fully set forth herein at length.
- 39. At all times material hereto, including at the time of the underlying accident, Plaintiff maintained the automobile insurance Policy issued by Defendants.
- 40. The Policy provided Plaintiff with underinsured motorist protection in the amount of \$100,000 per person and \$300,000 per accident.
- 41. In exchange for underinsured motorist protection, Plaintiff paid, and Defendants accepted, increased premium payments.
- 42. At the time of the underlying accident, the third-party tortfeasor, Ryan Diehl, was negligent and careless in the operation of his pick-up truck, which consisted, inter alia, of the following:
 - a. Failure to exercise reasonable care;
 - b. Failure to exercise reasonable care in the operation of the motor vehicle in his control;
 - c. Failure to obey traffic signals and completely disregarding a steady red light

- for Defendant's lane of travel and the stopped traffic before it;
- d. Failure to properly manage said motor vehicle;
- e. Failure to have said motor vehicle under proper and adequate control so as not to endanger Plaintiff, Mr. Lee;
- f. Failure to steer or otherwise operate said motor vehicle in a manner so as to avoid a collision with Plaintiff:
- g. Failure to warn, yield, and/or have the motor vehicle under proper and adequate control so as not to cause injury to Plaintiff;
- h. Failure to keep a reasonable lookout;
- i. Failure to keep control of his motor vehicle at all times;
- j. Operating the motor vehicle in his control without due regard to the rights, safety, and position of Plaintiff;
- k. Violating the statutes of the Commonwealth of Pennsylvania pertaining to the operation of a motor vehicle;
- 1. Otherwise failing to regard the rights and safety of the Plaintiff, Mr. Lee;
- m. Otherwise being negligent as a matter of law and fact.
- 43. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Ryan Diehl, Plaintiff suffered, and continues to suffer, severe and permanent injuries, including but not limited to: bilateral cervical radiculopathy; cervical sprain/strain; lumbar radiculopathy; lumbar sprain/strain; right shoulder supraspinatus tendinopathy; right shoulder sprain/strain; concussion; closed head trauma; post-concussion syndrome; disc bulges at C2-C3, C3-C4 and C4-C5; post-traumatic cephalgia; right median nerve damage; delayed motor sensory; decreased range of motion; decreased sensitivity; gait dysfunction; inability to fall asleep; interrupted sleep; and aggravation and/or exacerbation of all

known and unknown pre existing medical conditions, in addition to other injuries as may be diagnosed by Plaintiff's healthcare providers. Plaintiff also suffered, and continues to suffer severe aches, pains, mental anxiety and anguish, humiliation, embarrassment, and a severe shock to his entire nervous system and other injuries, the full extent of which is not known.

- 44. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Ryan Diehl, Plaintiff has been, and may in the future be, required to undergo significant medical care, evaluation, therapy, treatment, costly medications and invasive and painful medical procedures and surgeries in an effort to cure his injuries.
- 45. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Ryan Diehl, Plaintiff has suffered, and may in the future suffer, an inability to perform his usual and daily duties, activities, labors, occupations and/or avocations and may be prevented from performing the same for an indefinite period of time into the future, all to his great financial detriment and loss.
- 46. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Ryan Diehl, Plaintiff has suffered, and may in the future suffer, a loss of earnings and future earning potential, all to his great financial detriment and loss.
- 47. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Ryan Diehl, Plaintiff has been compelled to expend large sums of money for medicine and medical attention in order to effectuate treatment and/or a cure for his injuries and, consequently, may be required to expend additional sums for the same purpose in the future.
- 48. As a direct and proximate result of the negligence and carelessness of the third-party tortfeasor, Ryan Diehl, Plaintiff has suffered, and in the future may continue to suffer, a

loss of leisure time and life's pleasures.

WHEREFORE, Plaintiff Romone Lee demands judgment in his favor and against Defendants, for special and compensatory damages in an amount in excess of One Hundred and Fifty-Thousand Dollars (\$150,000.00), plus the statutory rate of interest, costs and related expenses, and such other just and equitable relief as this Honorable Court deems proper.

V. JURY DEMAND

Plaintiff hereby demands a trial by jury as to each Count against Defendants.

VILLARI, LENTZ & LYNAM, LLC

Date: <u>03/30/15</u> By: <u>/s/LGV7043</u>

Leonard G. Villari, Esquire Joshua G. Villari, Esquire I.D. Nos. 68844/85899 1600 Market Street, Suite 1800

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Philadelphia, PA 19103 (215) 568-1990 (t)

(215) 568-9920 (f)

lgvillari@aol.com/jvillari@vll-law.com

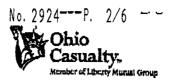
Attorneys for Plaintiff,

Romone Lee

EXHIBIT "1"

-Mar. 8. 2011- 2:26PM

Chesco Bail 6103446524- --- -

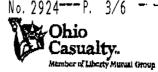


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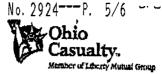


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Optional Limits

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IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

CIVIL ACTION

Telephone	FAX Nun	nber	E-Mail Address				
215-568-1990	215-568-992	.0	lgvillari@aol.com				
Date	Attorney-		Attorney for				
03/30/2015	Leonard G. Villa		Plaintiff				
(f) Standard Management	– Cases that do n	ot fall into	any one of the other tracks.	(x)			
commonly referred to a	s complex and th	at need sp	racks (a) through (d) that are ecial or intense management by led explanation of special	()			
(d) Asbestos – Cases involexposure to asbestos.	ving claims for p	ersonal inj	ury or property damage from	()			
(c) Arbitration – Cases req	uired to be design	nated for a	rbitration under Local Civil Rule	53.2. ()			
(b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits.							
(a) Habeas Corpus – Cases	s brought under 2	8 U.S.C. §	2241 through § 2255.	()			
SELECT ONE OF THE I	FOLLOWING C	ASE MAI	NAGEMENT TRACKS:				
plaintiff shall complete a C filing the complaint and ser side of this form.) In the designation, that defendant	ase Management ve a copy on all devent that a deformable, with its firm arties, a Case Ma	Track Desert Track	lay Reduction Plan of this court, signation Form in all civil cases a (See § 1:03 of the plan set forth ones not agree with the plaintiff rence, submit to the clerk of court a Track Designation Form specify: signed.	t the time of n the reverse garding said and serve on			
Peerless Insurance Compa	any, et al.	: :	NO.				
v.		: :					

(Civ. 660) 10/02

Romone Lee

UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA -- DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar. 137 Ascot Court, Downington, PA 19335 Address of Plaintiff: 62 Maple Avenue, Keane, NH 03431 Peerless Insurance Company, Liberty Mutual Holding Company Inc. and Liberty Mutual Group Inc. Place of Accident, Incident or Transaction: (Use Reverse Side For Additional Space) Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock? Yes□ (Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a)) Does this case involve multidistrict litigation possibilities? VesiX No□ RELATED CASE, IF ANY: Case Number: _ Date Terminated: Civil cases are deemed related when yes is answered to any of the following questions: 1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court? 2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court? Yes□ NoIX 3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court? No⊠ 4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual? Yes□ NoX CIVIL: (Place ✓ in ONE CATEGORY ONLY) A. Federal Question Cases; B. Diversity Jurisdiction Cases: 1.

Indemnity Contract, Marine Contract, and All Other Contracts 1. X Insurance Contract and Other Contracts 2. D FELA 2.

Airplane Personal Injury 3.

Jones Act-Personal Injury 3.

Assault, Defamation 4

Antitrust 4.

Marine Personal Injury 5. Patent 5. □ Motor Vehicle Personal Injury 6. Labor-Management Relations 6. D Other Personal Injury (Please specify) 7.

Civil Rights 7. Products Liability 8.

Habeas Corpus 8. Products Liability - Asbestos 9. □ Securities Act(s) Cases 9. □ All other Diversity Cases 10. □ Social Security Review Cases (Please specify) 11. □ All other Federal Ouestion Cases (Please specify) _ ARBITRATION CERTIFICATION (Check Appropriate Category) Leonard G. Villari , counsel of record do hereby certify: 🖎 Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs; □ Relief other than monetary damages is sought. 68844 DATE: 03/30/2015 Attorney I.D.# NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38. I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above. 68844 DATE: 03/30/2015 Attorney-at-Law Attorney I.D.#

CIV. 609 (5/2012)

ARBITRATION CERTIFICATION

(Check appropriate Category)

I, Leonard	G. Villari, Esquire	, counsel of record do hereby ce	rtify:
0		Rule 53.2, Section 3(c) (2), that to the le in this civil action case exceed the stary damages is sought.	
Date: 03/30/2	015	GULLANA Attorney at Law	83817 Attorney I.D. #
	NOTE: A trial de novo	o will be a trial by jury only if there h	as been compliance with F.R.C.P. 38.
	ny knowledge, the within in this court except as n		pending or within one year previously
Date: 03/27/2	015	Attorney at Law	83817 Attorney I.D. #
CIV. 609			